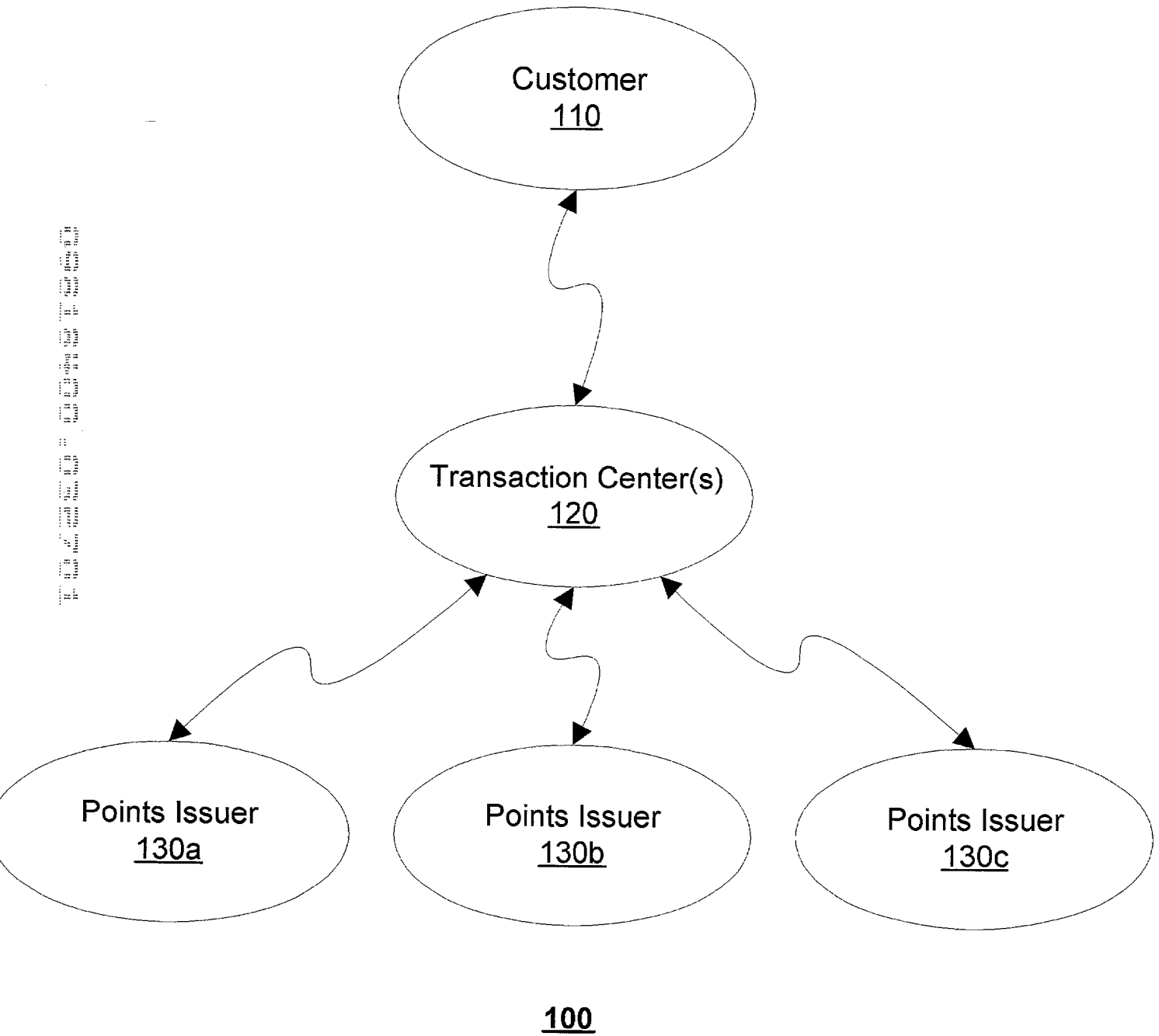


FIG. 1



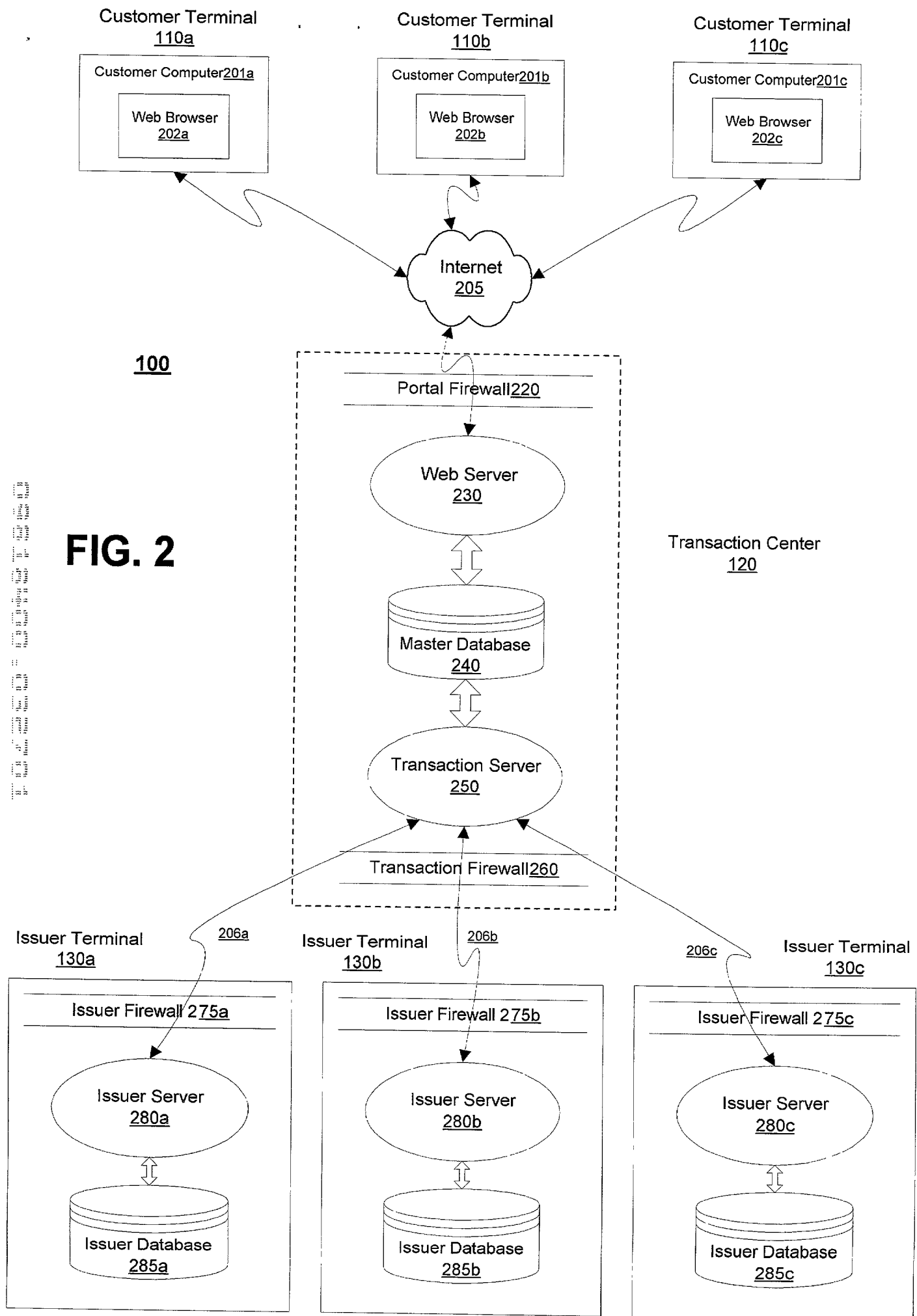
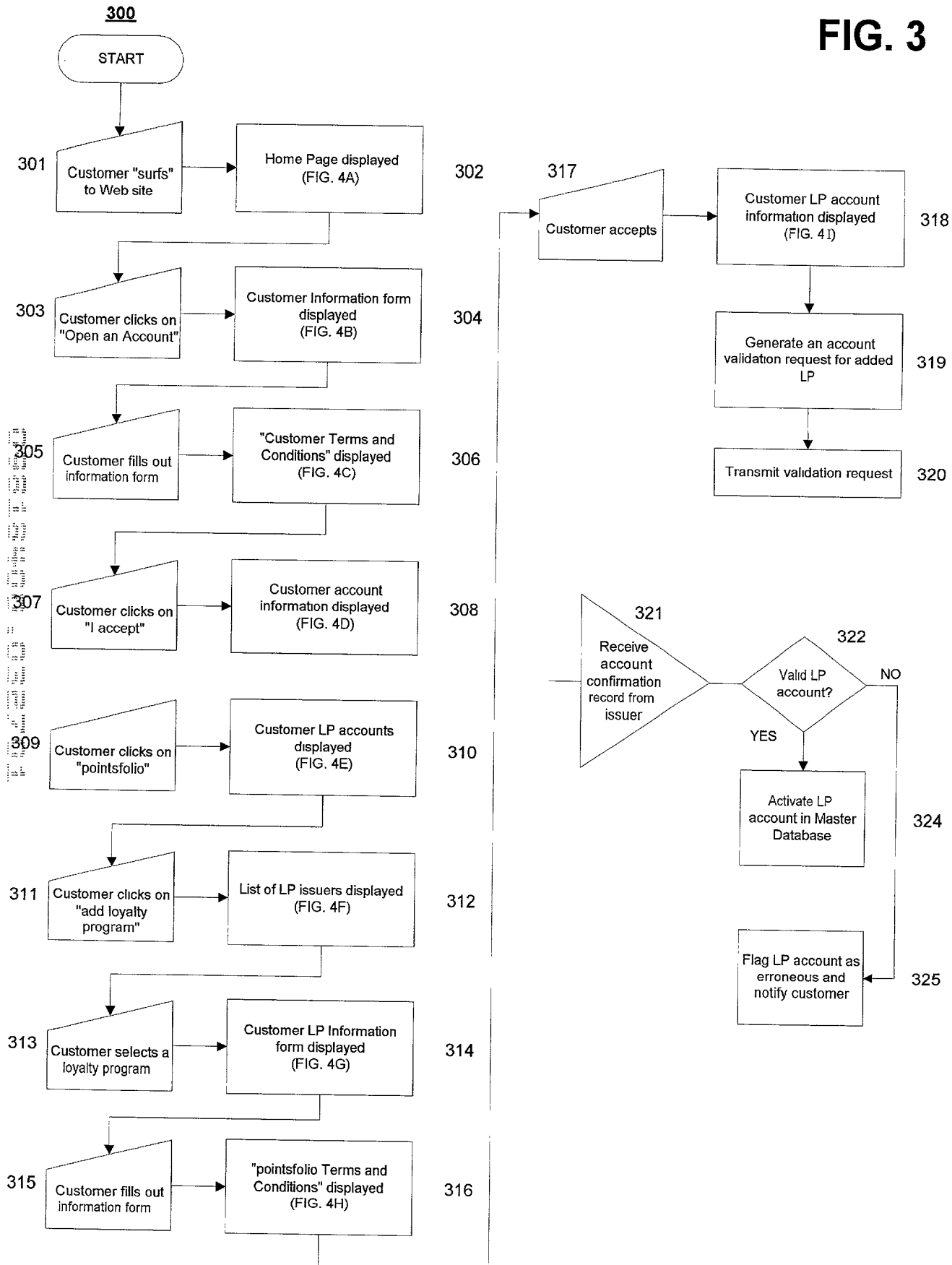


FIG. 3



points.com

home pointsfolio exchange calculator awardfinder

home

Welcome to **points.com** - the place for members of the world's loyalty programs! Whether it's points, miles or another currency, points.com offers a revolutionary way to make them all count!

[more about points.com](#) [view Flash presentation](#)

introducing pointsxchange™

The world's first loyalty program currency exchange! Exchange points or miles between programs and reach awards faster than ever before! [more about pointsxchange](#)
[view a Flash presentation](#)
[view our xchange tour](#)

quick award finder

Try our quick [award finder](#) to see what awards you can redeem your points for!

[find awards](#)

[more about award finder](#)

open an account for free...

and you could win! Earn a **free** pointsxchange and a chance to win a million points or miles!

[open an account now!](#)
[more about opening an account](#)

introducing pointsfolio™

Manage your loyalty programs in one place... **free!** Track account balances, set award goals and see your progress!

[view list of programs](#)

[more about pointsfolio](#)

[open an account](#)

[help](#)

[about points.com](#)

[about our partners](#)

[contact us](#)

username

password

login

[trouble signing in?](#)

points.com
partners

Points.com is proud to partner with many of the world's leading loyalty programs. Find out more [about our partners](#) and the programs they offer.

Internet

3:47 PM

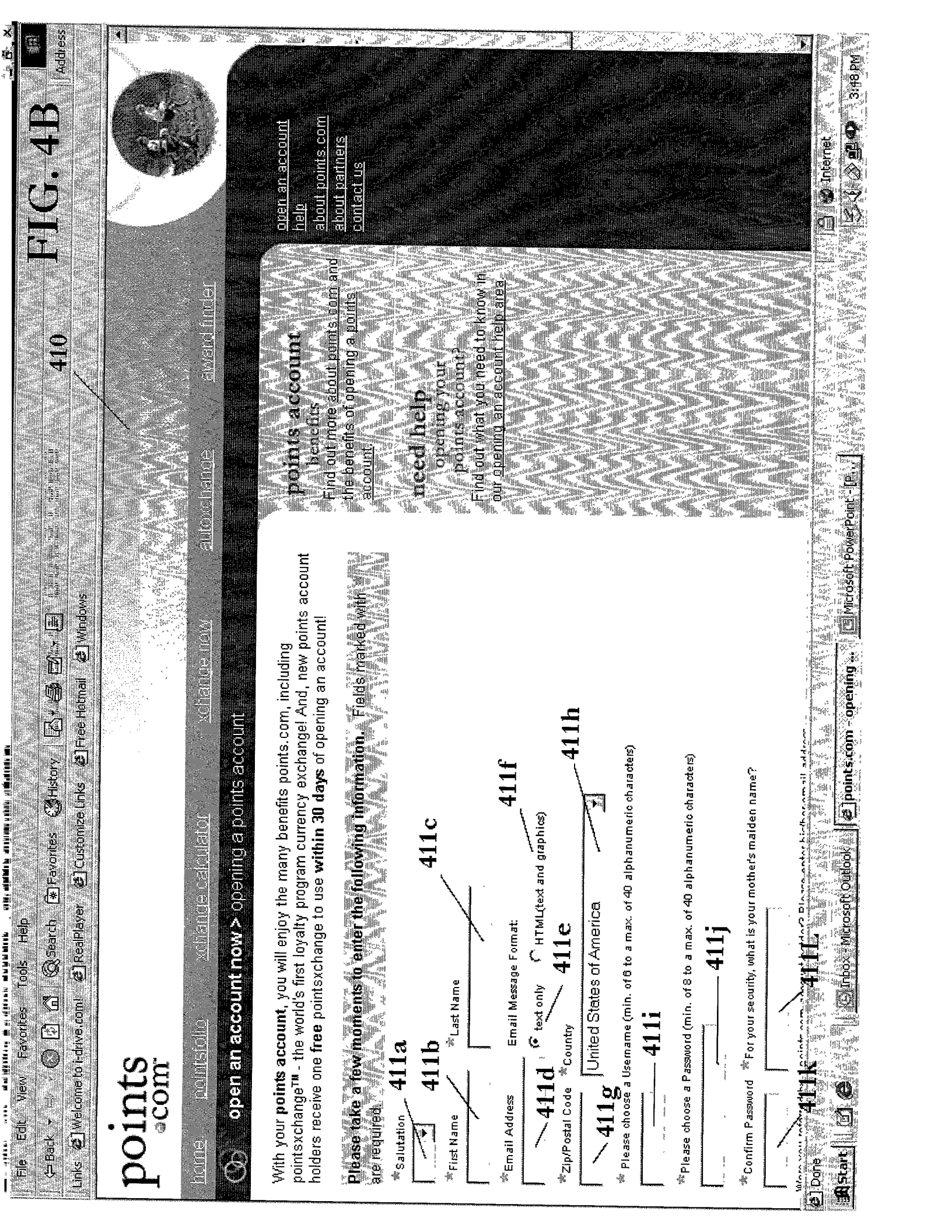


FIG. 4B

410

points
com

home pointsfolio exchange calculator exchange now award finder

open an account now > opening a points account

With your **points account**, you will enjoy the many benefits points.com, including pointsxchange™ - the world's first loyalty program currency exchange! And, new points account holders receive one **free** pointsxchange to use **within 30 days** of opening an account!

Please take a few moments to enter the following information. Fields marked with * are required.

*Salutation 411a

*First Name 411b

*Last Name 411c

*Email Address 411f

*Email Message Format: 411g

*Zip/Postal Code 411e

*Country 411h

*Please choose a Username (min. of 6 to a max. of 40 alphanumeric characters) 411i

*Please choose a Password (min. of 8 to a max. of 40 alphanumeric characters) 411j

*Confirm Password 411k

*For your security, what is your mother's maiden name? 411l

Done

Start

Microsoft Outlook

Microsoft PowerPoint

Internet

3:48 PM

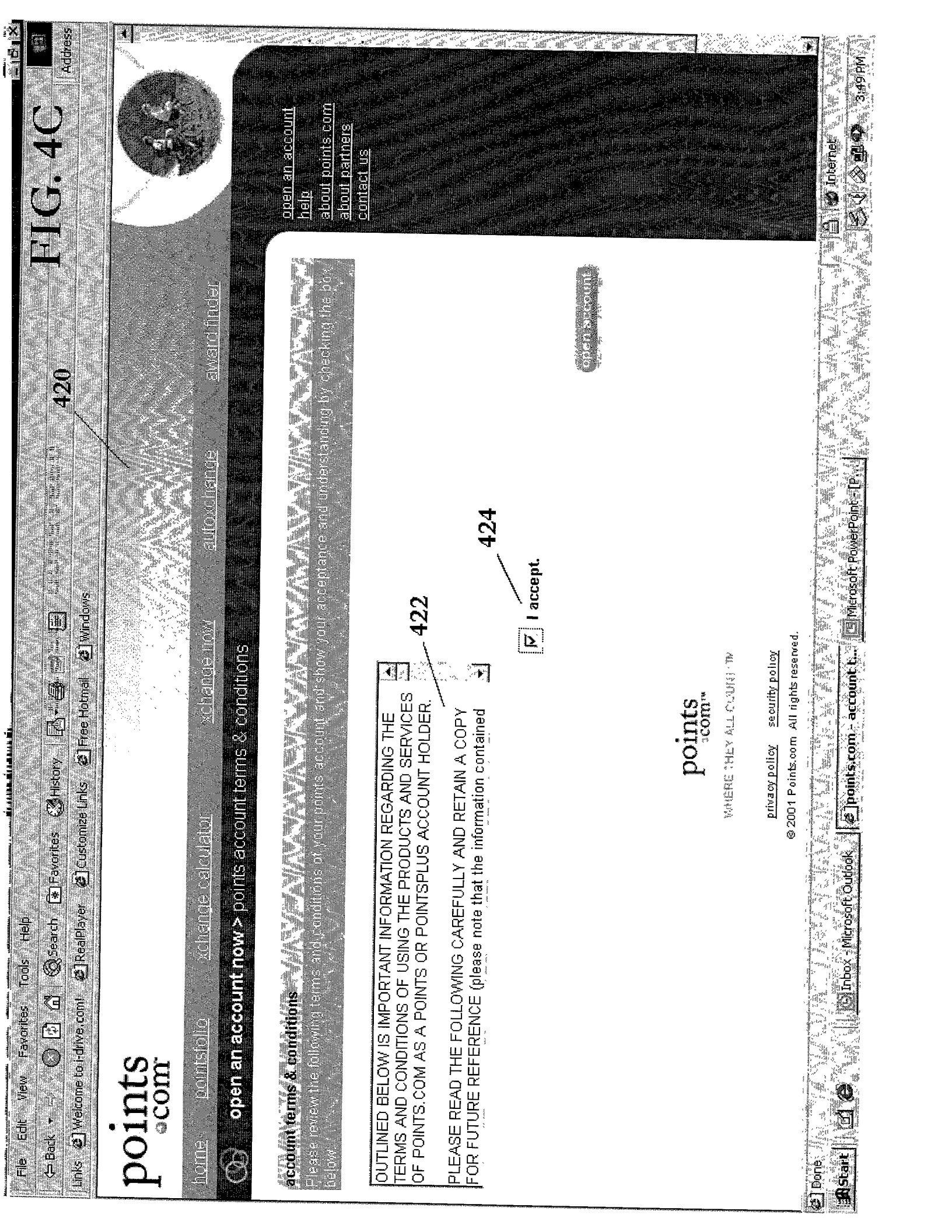


FIG. 4C

420

422

424

points
com

open an account now > points account terms & conditions

account terms & conditions

Please review the following terms and conditions of your points account and show your acceptance and understanding by checking the box below.

OUTLINED BELOW IS IMPORTANT INFORMATION REGARDING THE TERMS AND CONDITIONS OF USING THE PRODUCTS AND SERVICES OF POINTS.COM AS A POINTS OR POINTSPUS ACCOUNT HOLDER. PLEASE READ THE FOLLOWING CAREFULLY AND RETAIN A COPY FOR FUTURE REFERENCE (please note that the information contained

☒ I accept.

open account

points
com

WHERE THEY ALL COUNT™

[privacy policy](#) [security policy](#)

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points.com - account t...

Inbox - Microsoft Outlook

Microsoft PowerPoint - P...

Done

Start

Internet

3:49 PM

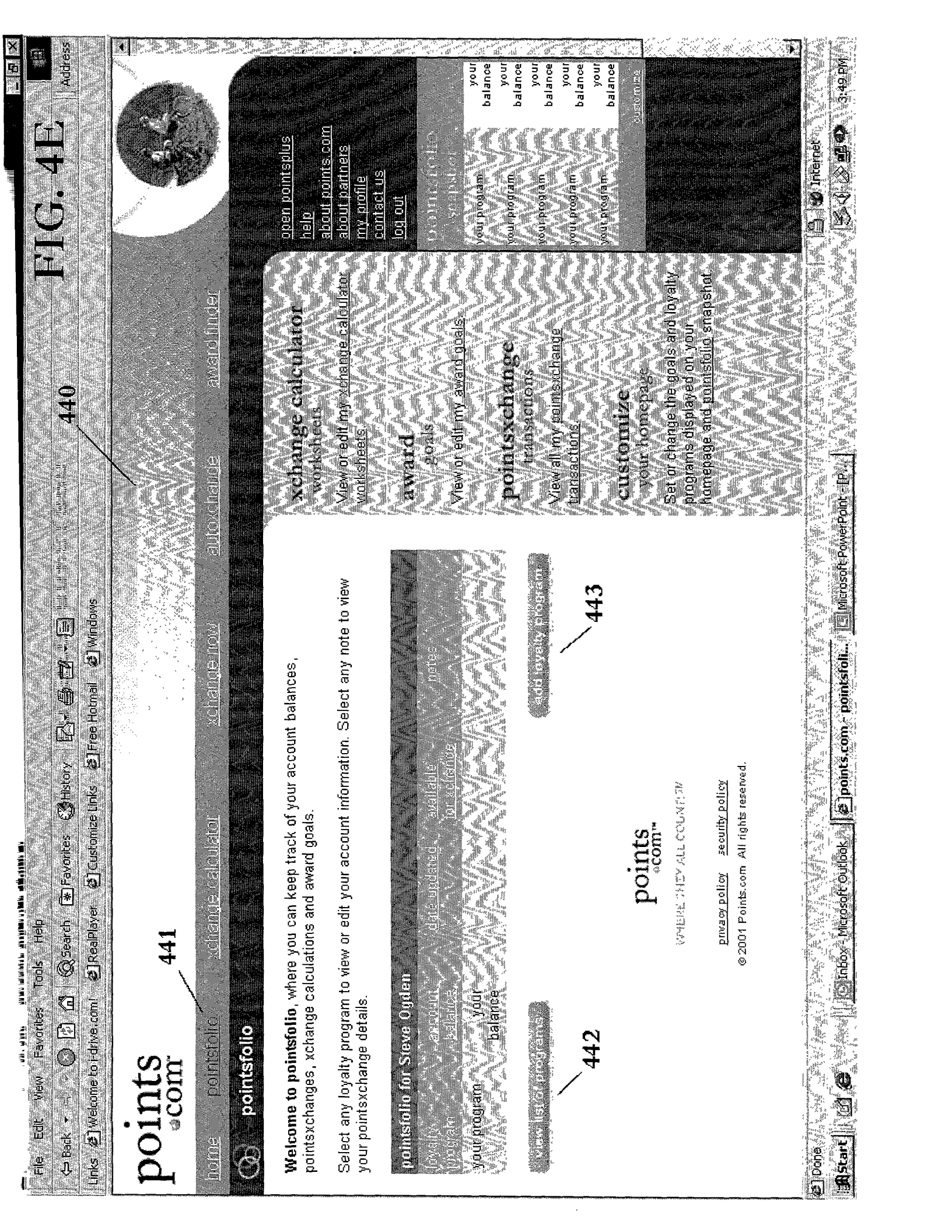


FIG. 4E

440

points.com

441

Welcome to pointsfolio, where you can keep track of your account balances, pointsxchanges, xchange calculations and award goals.

Select any loyalty program to view or edit your account information. Select any note to view your pointsxchange details.

pointsfolio for Steve Ogden

loyalty account date updated available notes
update balance or xchange

your program your balance

view list of programs

442

points.com

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xchange calculator
worksheets

View or edit my xchange calculator
worksheets

award
goals

View or edit my award goals

pointsxchange
transactions

View all my pointsxchange
transactions

customize
your homepage

Set or change the goals and loyalty
programs displayed on your
homepage and pointsfolio snapshot

open pointsplus

help

about points.com

about partners

my profile

contact us

log out

pointsfolio

your program

your balance

your program

your balance

your program

your balance

your program

your balance

your program

your balance

your program

your balance

your program

your balance

your program

your balance

your program

your balance

your program

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your program

your balance

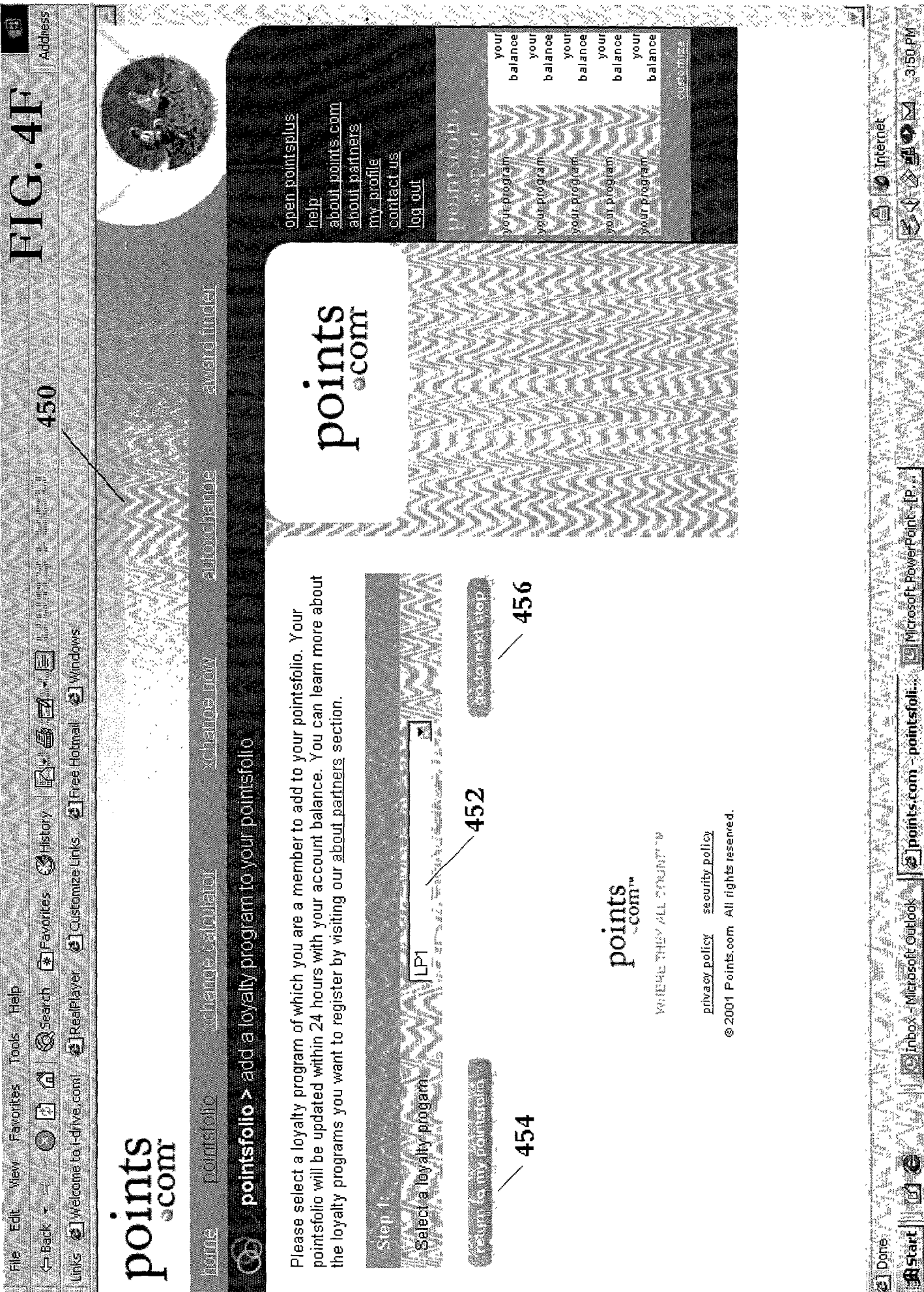


FIG. 4F

450

points.com

home pointsfolio exchange/calculator exchange/how autoexchange award finder

pointsfolio > add a loyalty program to your pointsfolio

Please select a loyalty program of which you are a member to add to your pointsfolio. Your pointsfolio will be updated within 24 hours with your account balance. You can learn more about the loyalty programs you want to register by visiting our [about partners](#) section.

Step 1: Select a loyalty program LP1

go to next step

452

return to my pointsfolio

454

points.com

WHERE THEY ALL COUNT™

[privacy policy](#) [security policy](#)

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your program your balance

your program your balance

your program your balance

your program your balance

your program your balance

your program your balance

logout

Done Start Inbox - Microsoft Outlook points.com - pointsfolio... Microsoft PowerPoint - P... 3:50 PM

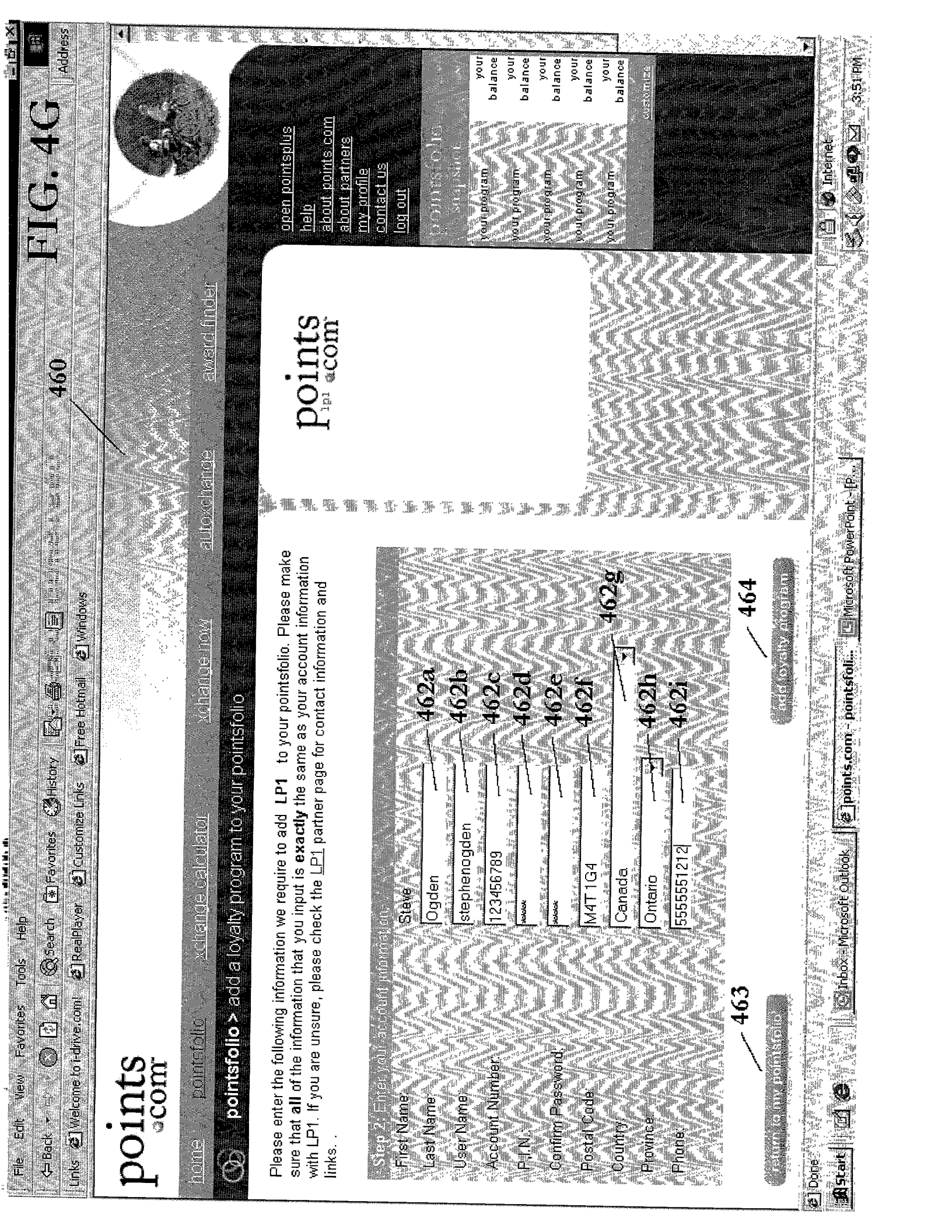


FIG. 4G

460

points
com

home pointsfolio

exchange calculator

autoexchange

awardfinder



pointsfolio > add a loyalty program to your pointsfolio

Please enter the following information we require to add LP1 to your pointsfolio. Please make sure that **all** of the information that you input is **exactly** the same as your account information with LP1. If you are unsure, please check the LP1 partner page for contact information and links.

Step 2: Enter your account information.

First Name	Steve	462a
Last Name	Ogden	462b
User Name	stephenogden	462c
Account Number	123456789	462d
P.I.N.	XXXX	462e
Confirm Password	XXXX	462f
Postal Code	M4T1G4	462g
Country	Canada	462h
Province	Ontario	462i
Phone	5555551212	462j

463

464

return to my pointsfolio

add loyalty program

Done

Start

Inbox - Microsoft Outlook

points.com - pointsfolio...

Microsoft PowerPoint - IP...

Internet

3:51 PM

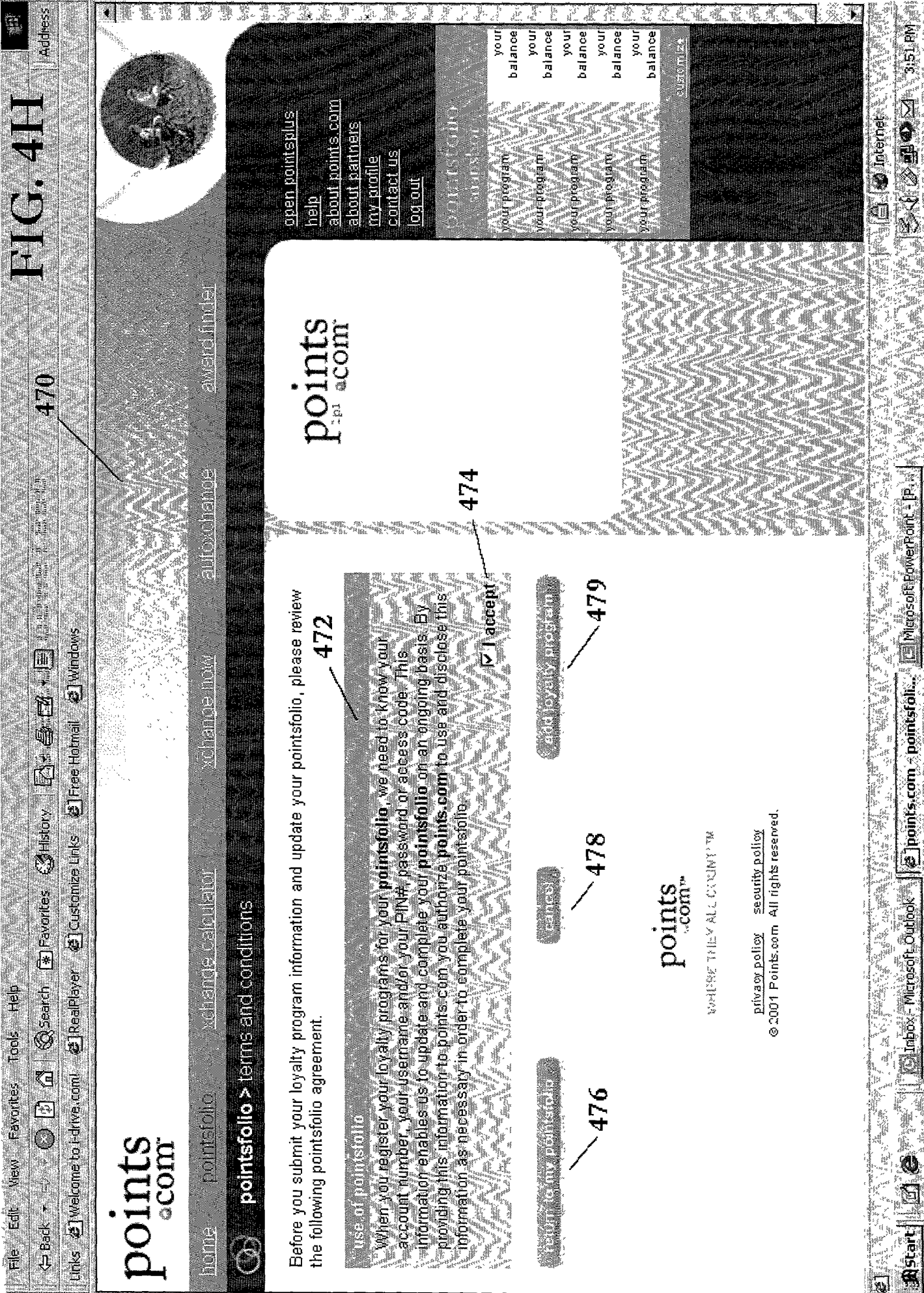


FIG. 5A

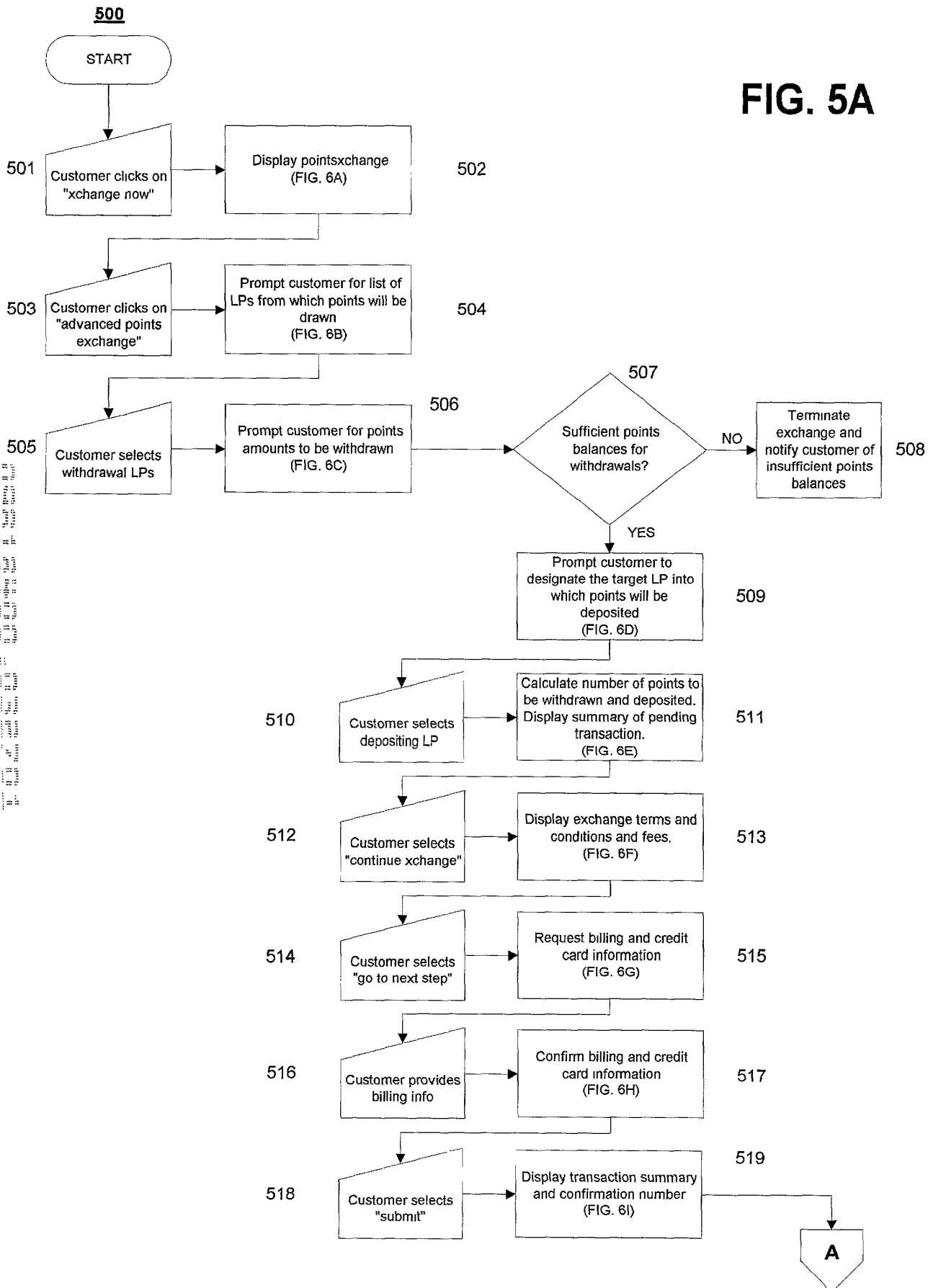


FIG. 5B

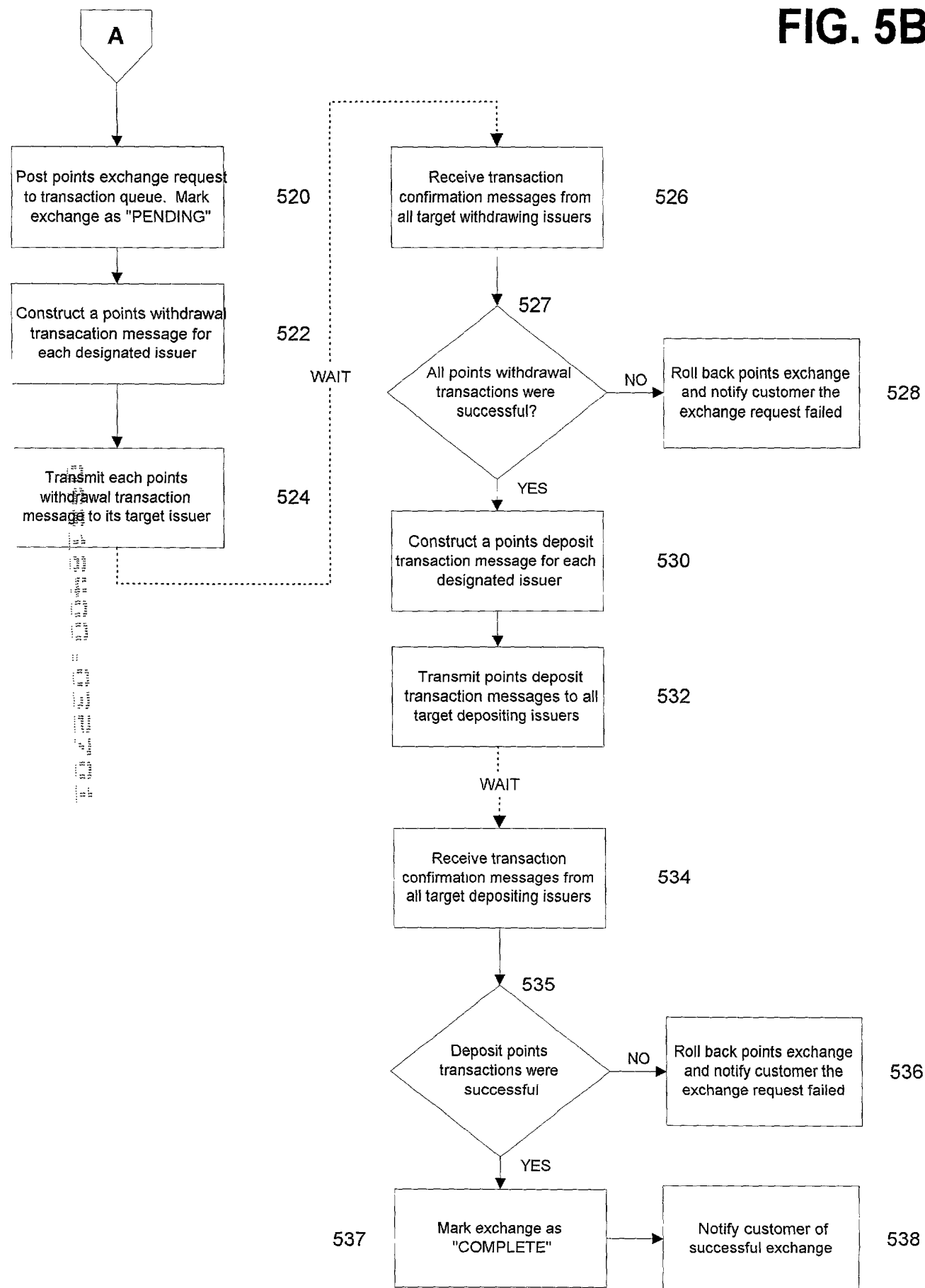


FIG. 6A

points.com

home pointsfolio exchange now > pointsexchange

advanced pointsexchange

Exchange points or miles from up to 10 programs to one program at one time using advanced pointsexchange

pointsexchange help

If you have questions about pointsexchange, visit our help area or our exchange tour

calculate exchange

points.com™

WHERE THEY ALL COUNT™

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open pointsplus help about points.com about partners my profile contactus log out

pointsfolio

1,000,000 1,000,000 100,000 100,000

LP16 LP8 LP2

customize

points.com

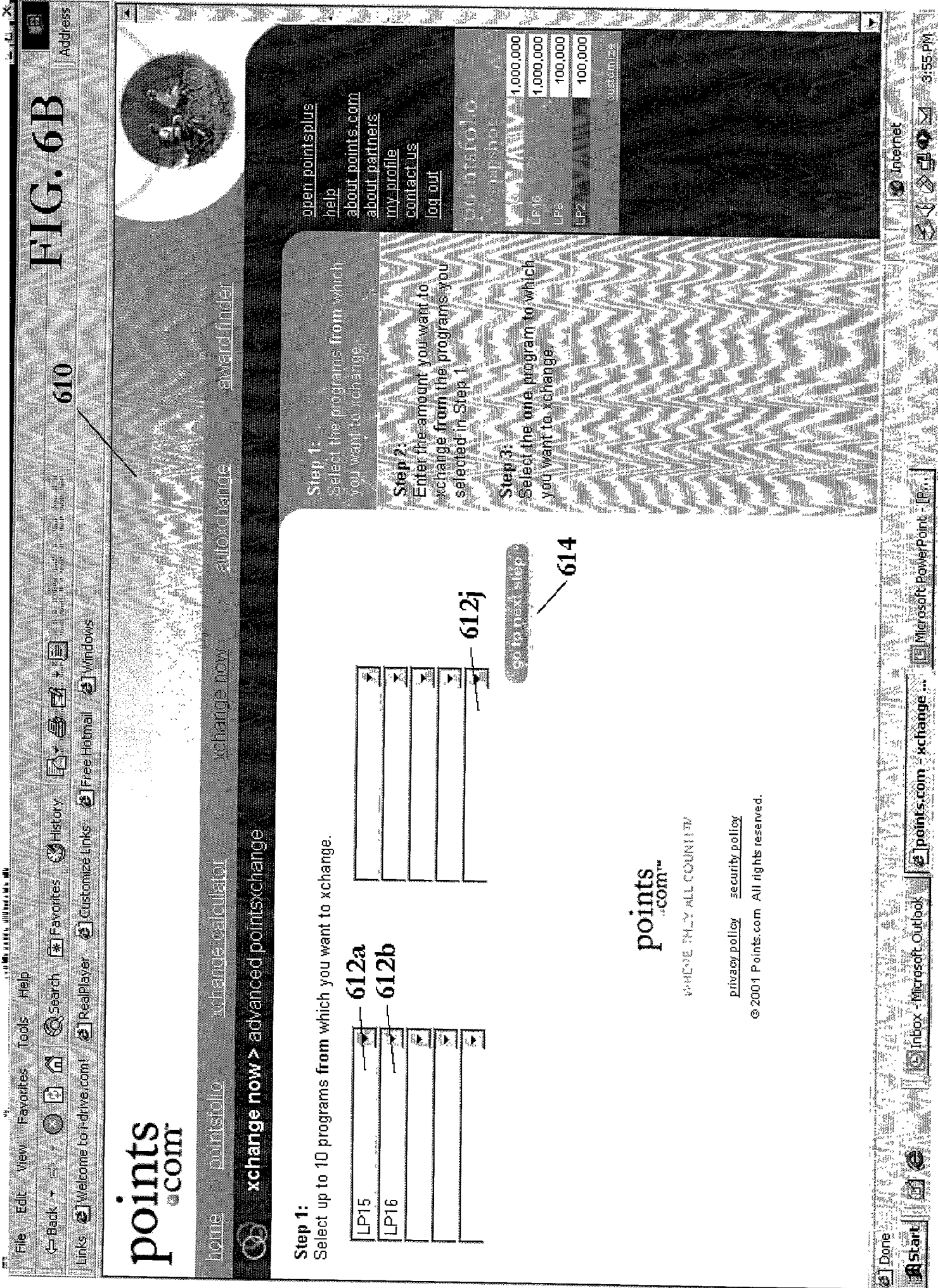
Microsoft Outlook

points.com - exchange

Microsoft PowerPoint - P

Internet

3:54 PM



points.com

home pointstollie xchange now xchange now award finder

Step 2:
Enter the amount to xchange from each program.

LP15150000

622a

LP16150000

622b

go back to previous step

624

Step 1:
Select the programs from which you want to xchange.

Step 2:
Enter the amount you want to xchange from the programs you selected in Step 1.

Step 3:
Select the one program to which you want to xchange.

go to next step

626

open pointsplus
help
about points.com
about partners
my profile
contact us
log out

points.com
welcome

LP151,000,000
LP161,000,000
LP2100,000
LP3100,000

CUSTOMIZE

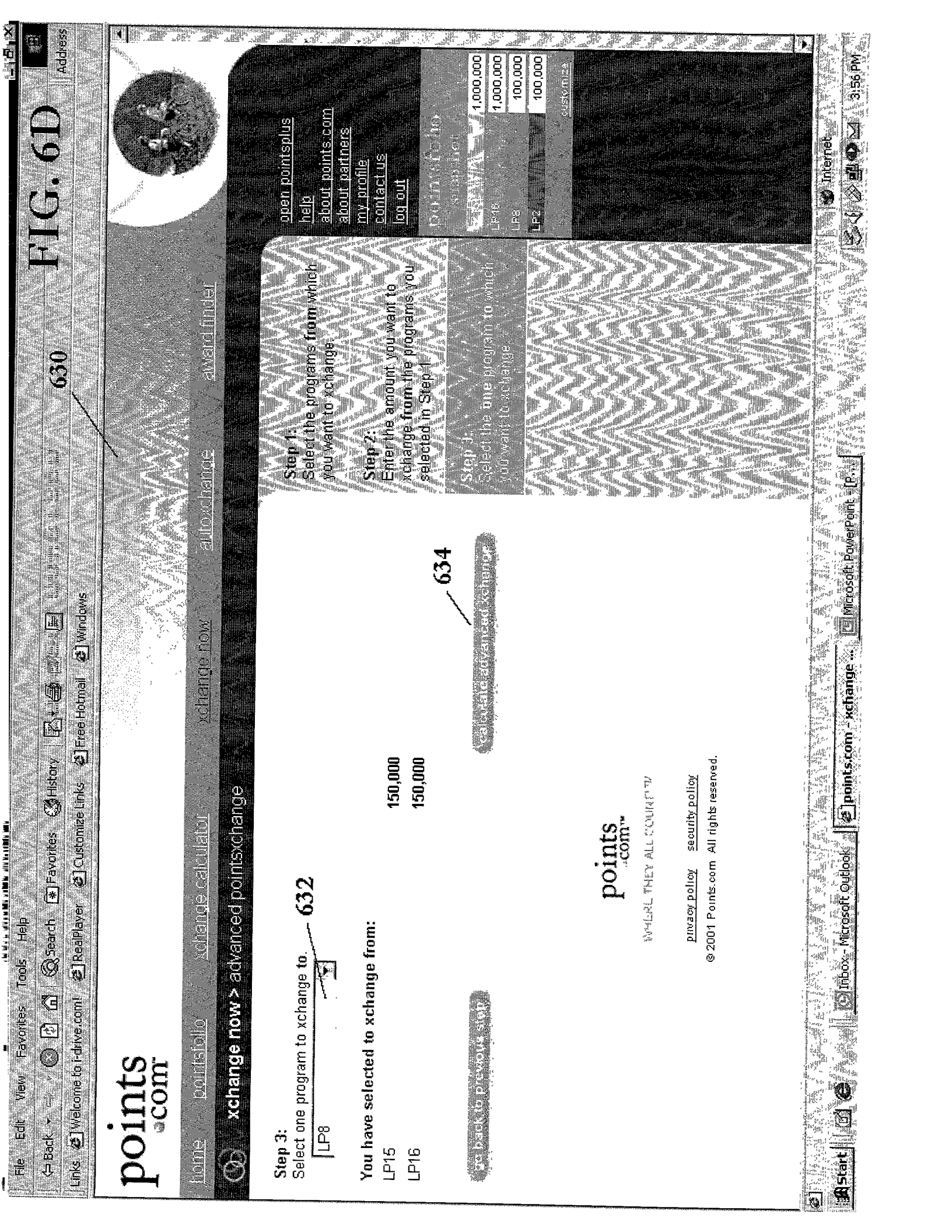


FIG. 6D

630

points
.com

home pointsfolio

xchange calculator

xchange now

autowatch

award finder

xchange now > advanced pointsxchange

Step 3:

Select one program to xchange to.

632

LP8

You have selected to xchange from:

LP15

LP16

150,000

150,000

Go back to previous step

634

Go to advanced xchange

points
.com

WHERE THEY ALL COUNT IT

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open pointsplus

help

about points.com

about partners

my profile

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log out

Pointsfolio

Program

1,000,000

LP8

1,000,000

LP8

100,000

LP2

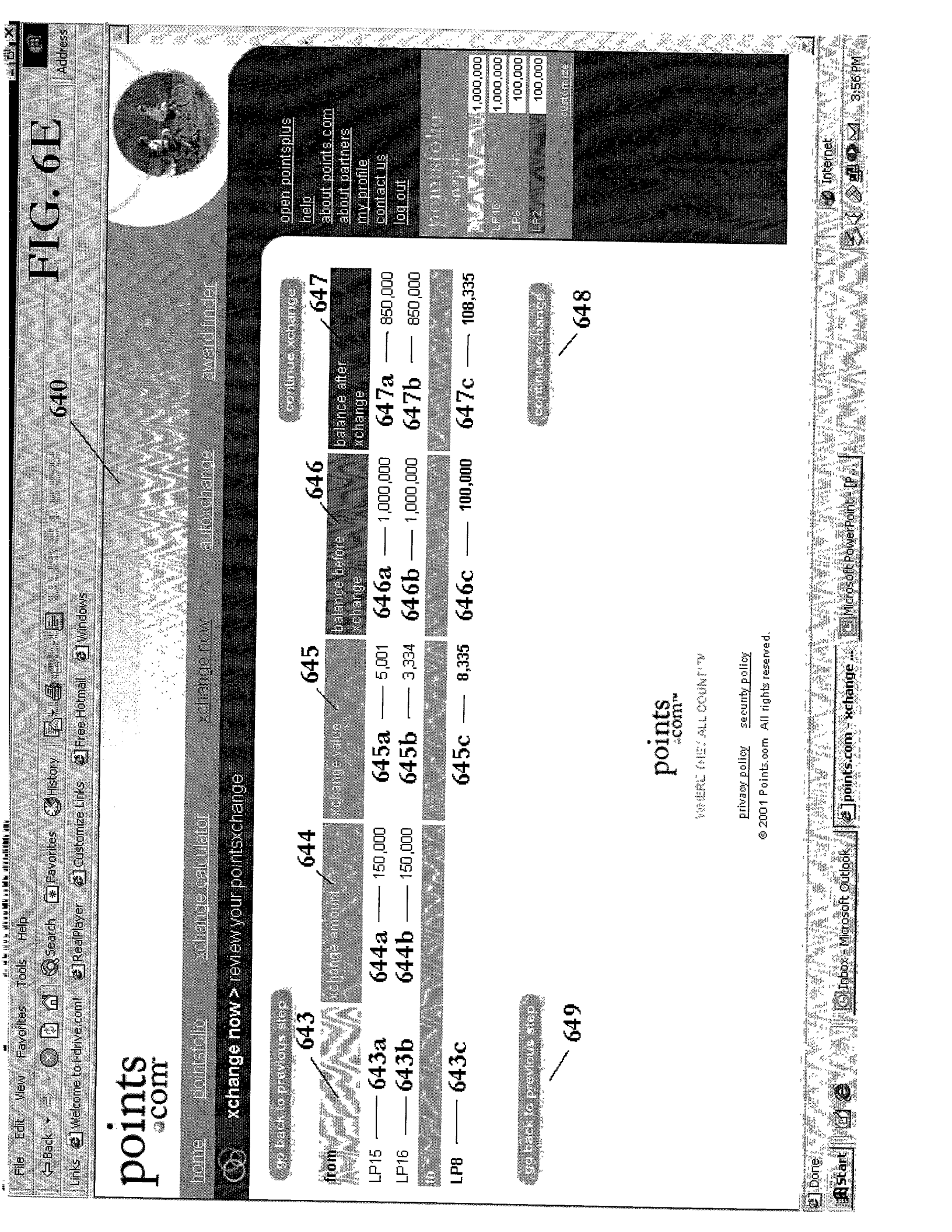
100,000

customize

Internet

3:56 PM

FIG. 6E



points
com

home pointsfolio exchange calculator exchange now autoexchange award finder

exchange now > review your pointsxchange

go back to previous step

643

from

LP15 — 643a

LP16 — 643b

to

LP8 — 643c

exchange amount

644a — 150,000

644b — 150,000

644

exchange value

645a — 5,001

645b — 3,334

645

balance before exchange

646a — 1,000,000

646b — 1,000,000

646

balance after exchange

647a — 850,000

647b — 850,000

continue exchange

647

go back to previous step

649

continue exchange

648

points
com

WHERE EVERYONE GETS THEIR POINTS

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pointsfolio

snapshot

LP16

1,000,000

LP8

1,000,000

LP2

100,000

100,000

customize

Done

Start

Inbox Microsoft Outlook

points.com - exchange ...

Microsoft PowerPoint - P

Internet

3:56 PM

points
com

home pointsfolio
exchange now
awardfinder

exchange now > pointsexchange terms and conditions

go back to previous step

Please review the following terms and conditions of your pointsexchange, and indicate your acceptance by checking the box below.

1. ALL XCHANGES ARE FINAL. Once your pointsexchange has been submitted it may not be cancelled or reversed.
2. Your exchanges will take 24-72 hours to complete.

Total cost for this pointsexchange: \$6.76CAD (taxes included)

from	exchange amount	exchange value	balance before exchange	balance after exchange
LP15	150,000	5,001	1,000,000	850,000
LP16	150,000	3,334	1,000,000	850,000
to				
LP8		8,335	100,000	108,335

go back to previous step

go to next step

go to next step

open [pointsexchange](#)
[help](#)
[about pointsexchange.com](#)
[about partners](#)
[my profile](#)
[contact us](#)
[log out](#)

657

658

☒ I accept

652

653

654

655

656

659

Done

Start

Inbox - Microsoft Outlook

pointsexchange.com - exchange ...

Microsoft PowerPoint - IP...

Internet

3:57 PM

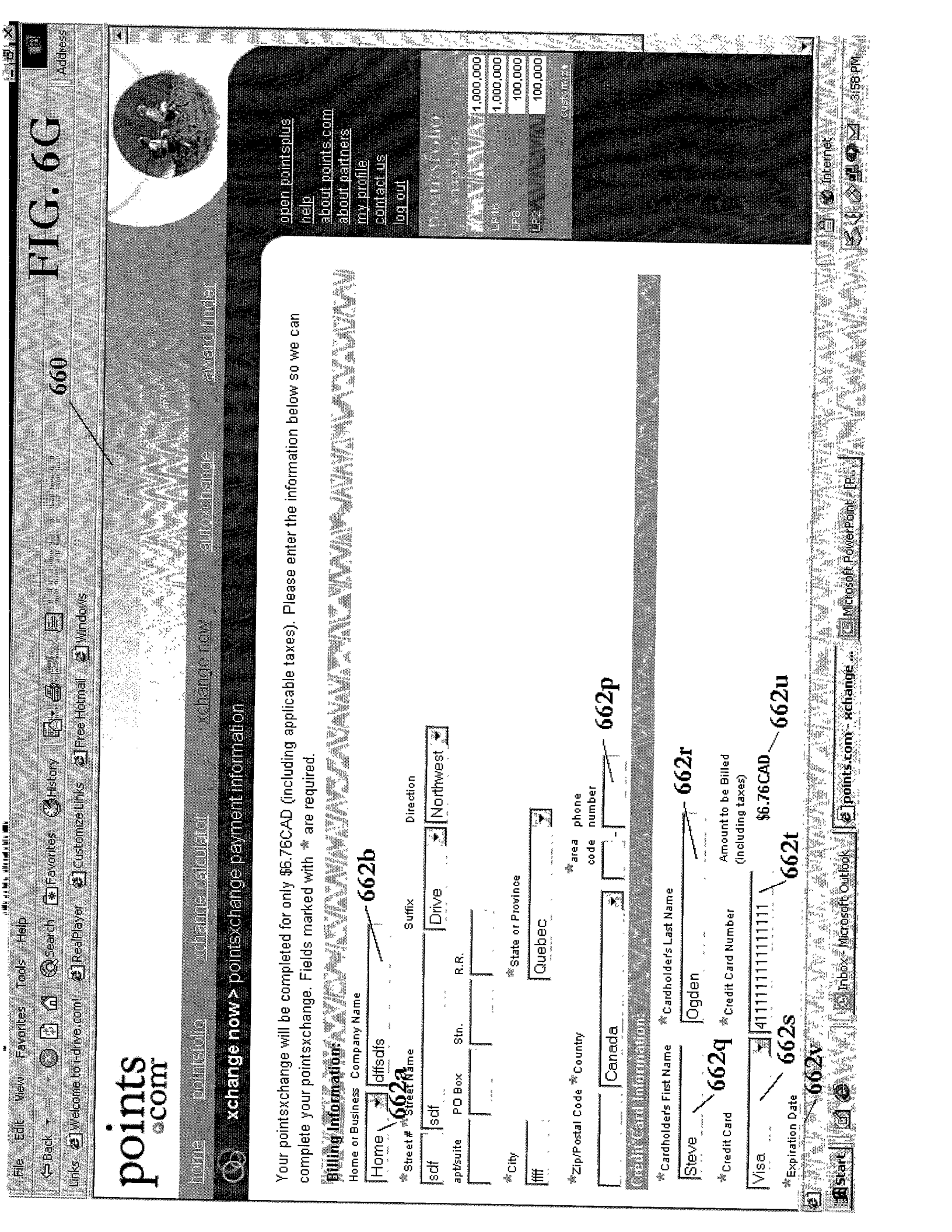


FIG. 6G

660

points
com

home pointstfolio

exchange now

exchange calculator

autoexchange

award finder

exchange now > pointstexchange payment information

Your pointstexchange will be completed for only \$6.76CAD (including applicable taxes). Please enter the information below so we can complete your pointstexchange. Fields marked with * are required.

Billing Information

Home or Business Company Name

Home \ sdfsfdsf 662b

* Street # * Street Name

sdf

Suffix

Drive

Direction

Northwest

apts/suite

P.O. Box

Sth.

R.R.

* City

* State or Province

Quebec

* Zip/Postal Code

Canada

* area phone code number

662p

Credit Card Information:

* Cardholder's First Name

Steve

* Cardholder's Last Name

Ogden

662r

* Credit Card

* Credit Card Number

Amount to be Billed (including taxes)

\$6.76CAD

662u

Visa

* Expiration Date

4111111111111111

662t

* Expiration Date

662s

662v

* Start

Internet

Microsoft PowerPoint

points.com - exchange...

3:58 PM

670

complete your pointsxchange. Fields marked with * are required.

Billing Information:

Home or Business Company Name

Home dffsdfs

672b

* Street # * Street Name

sdf

Suffix

Drive

Direction

Northwest

apt/suite

PO Box

Stn.

R.R.

* City

ffff

* State or Province

Quebec

* Zip/Postal Code * Country

Canada

* area phone code number

-

Credit Card Information:

* Cardholder's First Name

Steve

* Cardholder's Last Name

Ogden

* Credit Card

Visa

* Credit Card Number

4111111111111111

Amount to be Billed (including taxes)

\$6.76CAD

672u

* Expiration Date

05

04

672v 672w

points.com™

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about points.com
about partners
my profile
contact us
log out

points.com
search

1,000,000
1,000,000
100,000
100,000
CUSTOMERS

cancel

674

reset

676

submit

678

Microsoft PowerPoint - [P...]

Inbox - Microsoft Outlook

points.com - xchange...

Internet

3:58 PM

points.com

home pointsfolio exchange calculator exchange now autoxchange award finder

exchange now > pointsxchange confirmation

view my pointsfolio

Thank you for using pointsxchange
Confirmation Number: 1130

Your pointsfolio has been updated to reflect this xchange. You will be notified via email within 24 to 72 hours when the loyalty programs have completed your pointsxchange. You can also check your pointsfolio at any time to view the status of your xchange.

Total billed to your credit card: \$6.76CAD

from	exchange amount	exchange value	balance before xchange	balance after xchange
LP15	150,000	5,001	1,000,000	850,000
LP16	150,000	3,334	1,000,000	850,000
to				
LP8		8,335	100,000	108,335

view my pointsfolio

points.com™

open pointsplus
help
about points.com
about partners
my profile
contact us
log out

autoxchange

Would you like to set up this xchange as an autoxchange?

850,000
850,000
108,335
100,000
CUSTOMIZE

points.com

Start InBox Microsoft Outlook points.com - xchange ... Microsoft PowerPoint (P) Internet 8:58 PM

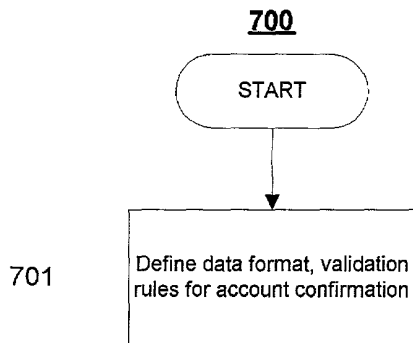


FIG. 7A

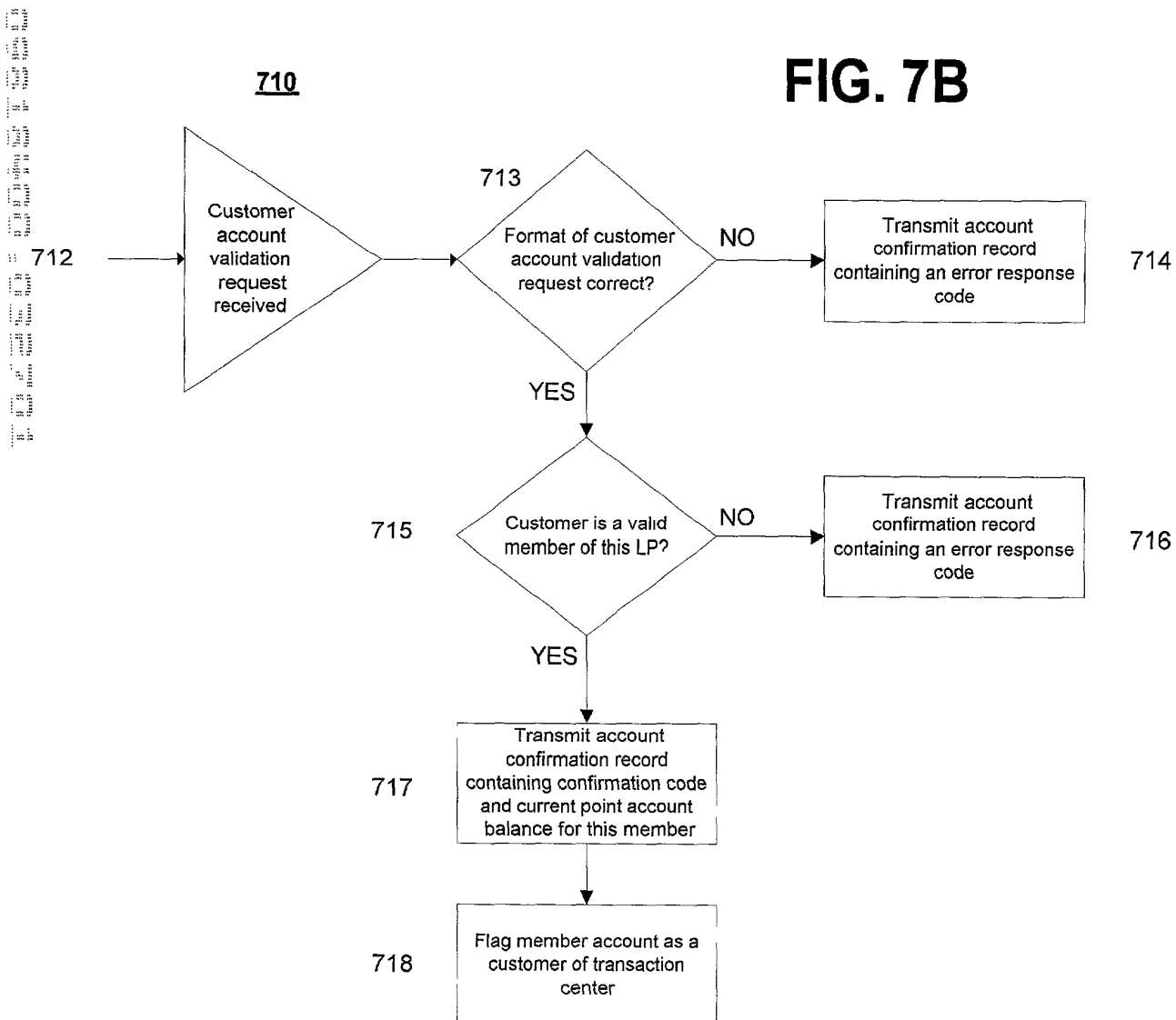


FIG. 7B

720

START

Define data format &
communications protocol for
providing account balance
updates

721

FIG. 7C

730

Account
balance
change
detected

Transmit update account
balance record

733

FIG. 7D

740

Account
balance
request
received

745

Format of balance
request message
correct?

NO

Transmit confirmation record
containing an error response
code

746

YES

747

Customer is a registered
member of this LP?

NO

Transmit confirmation record
containing an error response
code

748

YES

749

Transmit update account
balance record

FIG. 7E

FIG. 7F

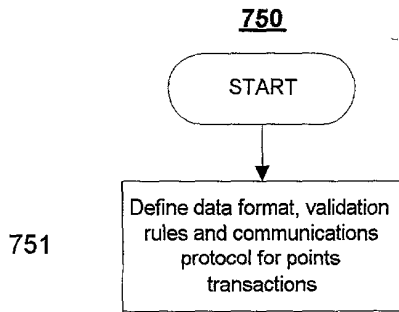


FIG. 7G

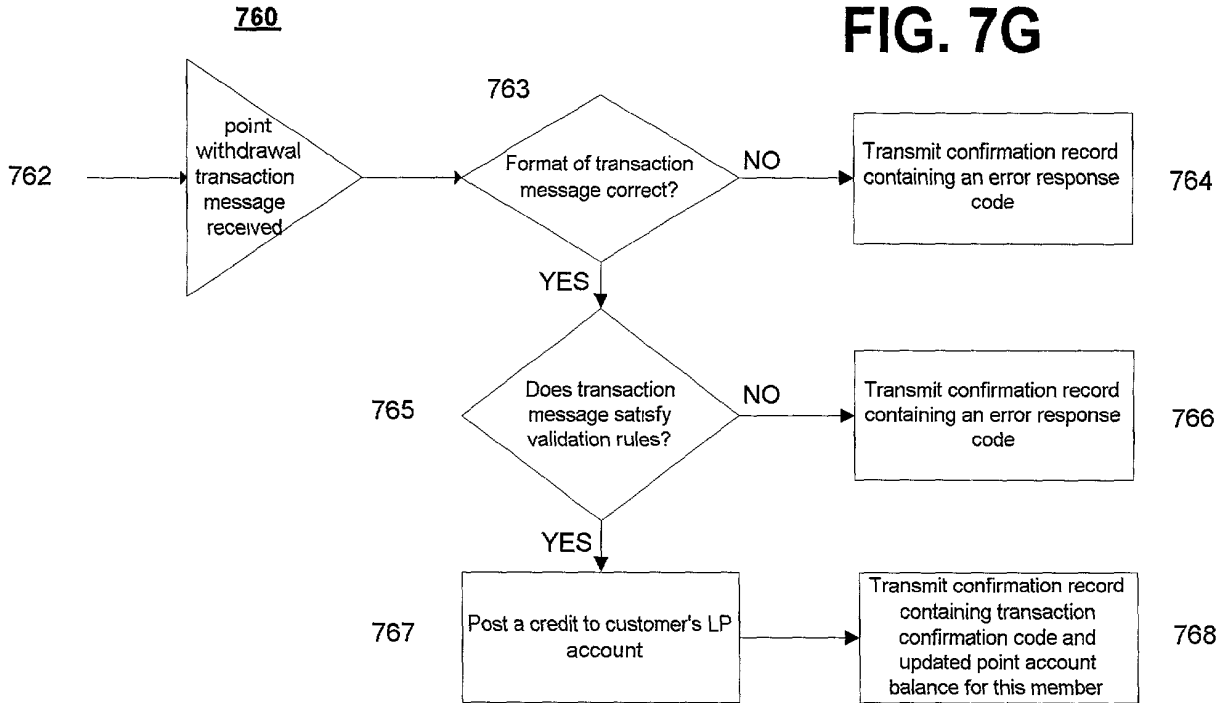


FIG. 7H

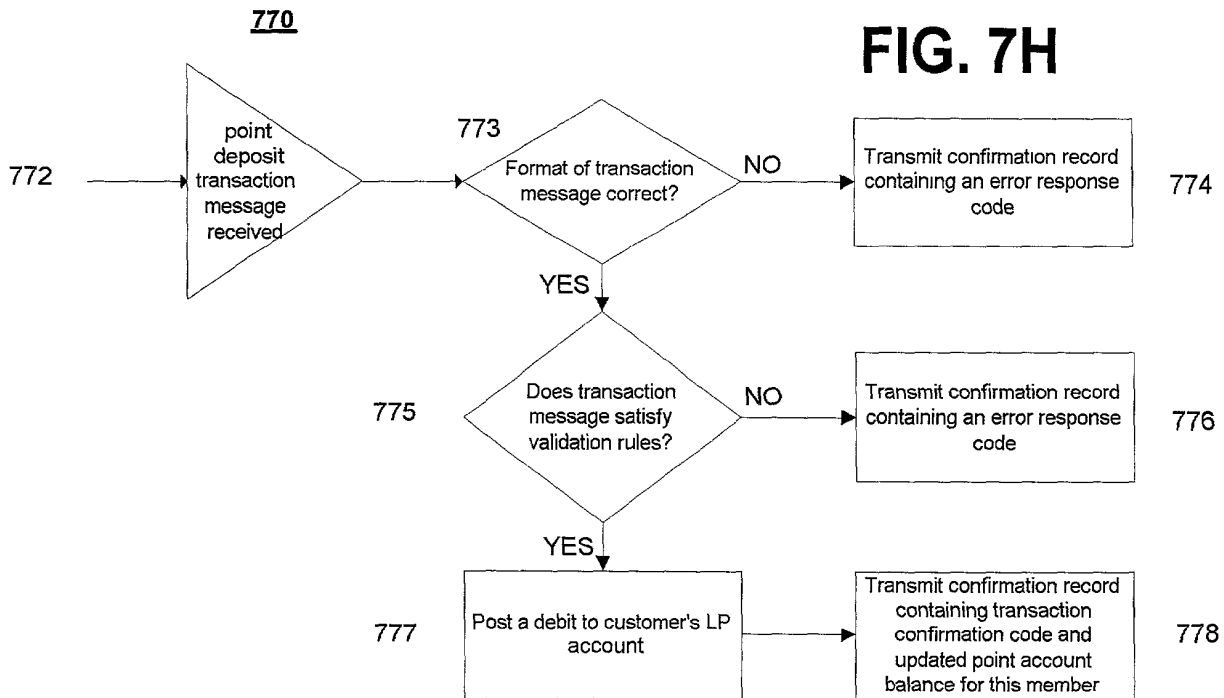


FIG. 8

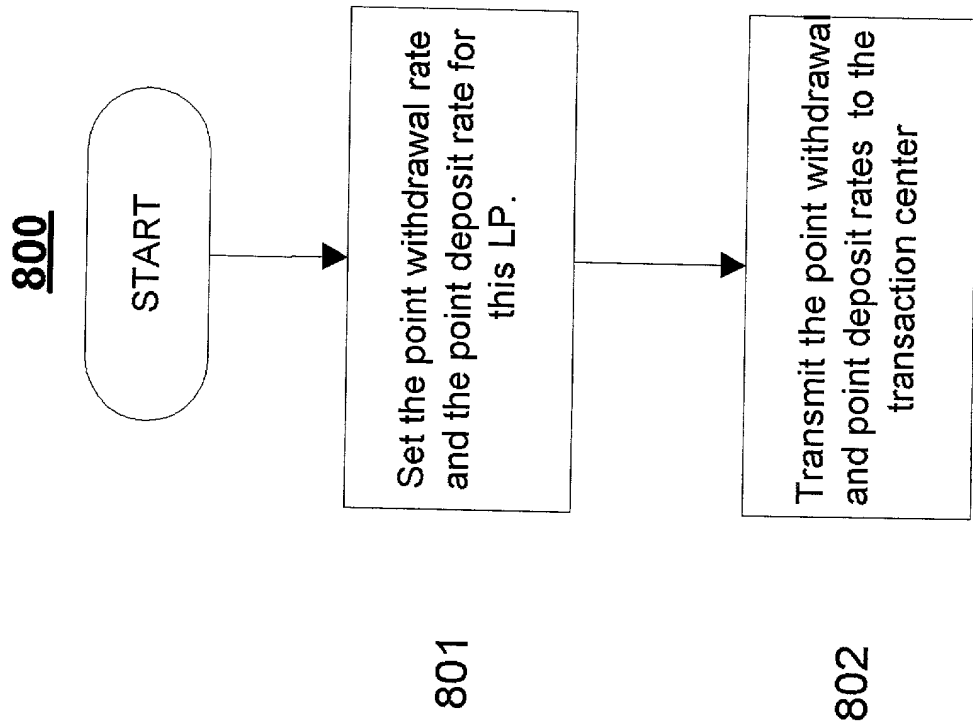


FIG. 9

Revenue Flow of Sample trade FROM Credit Card

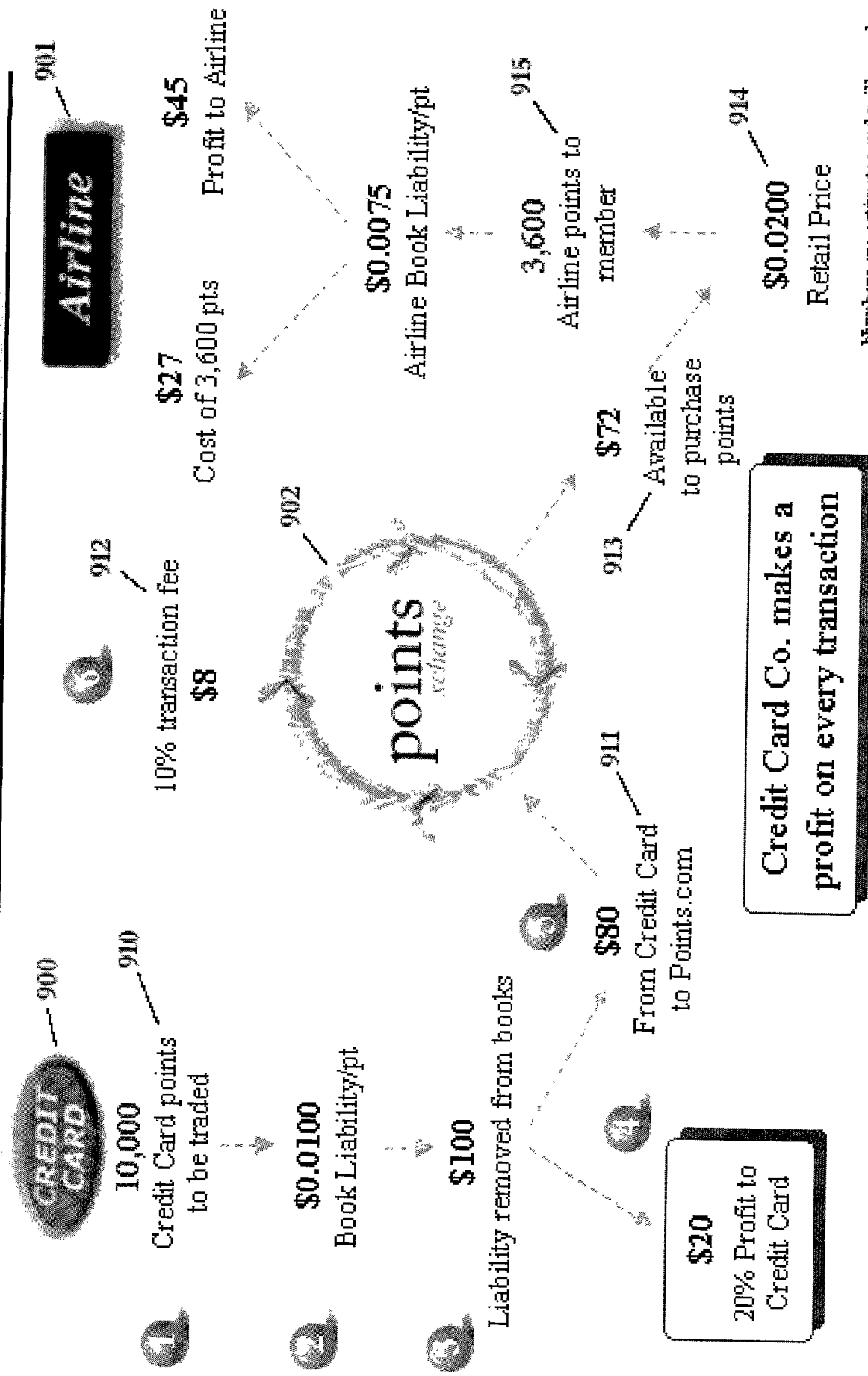
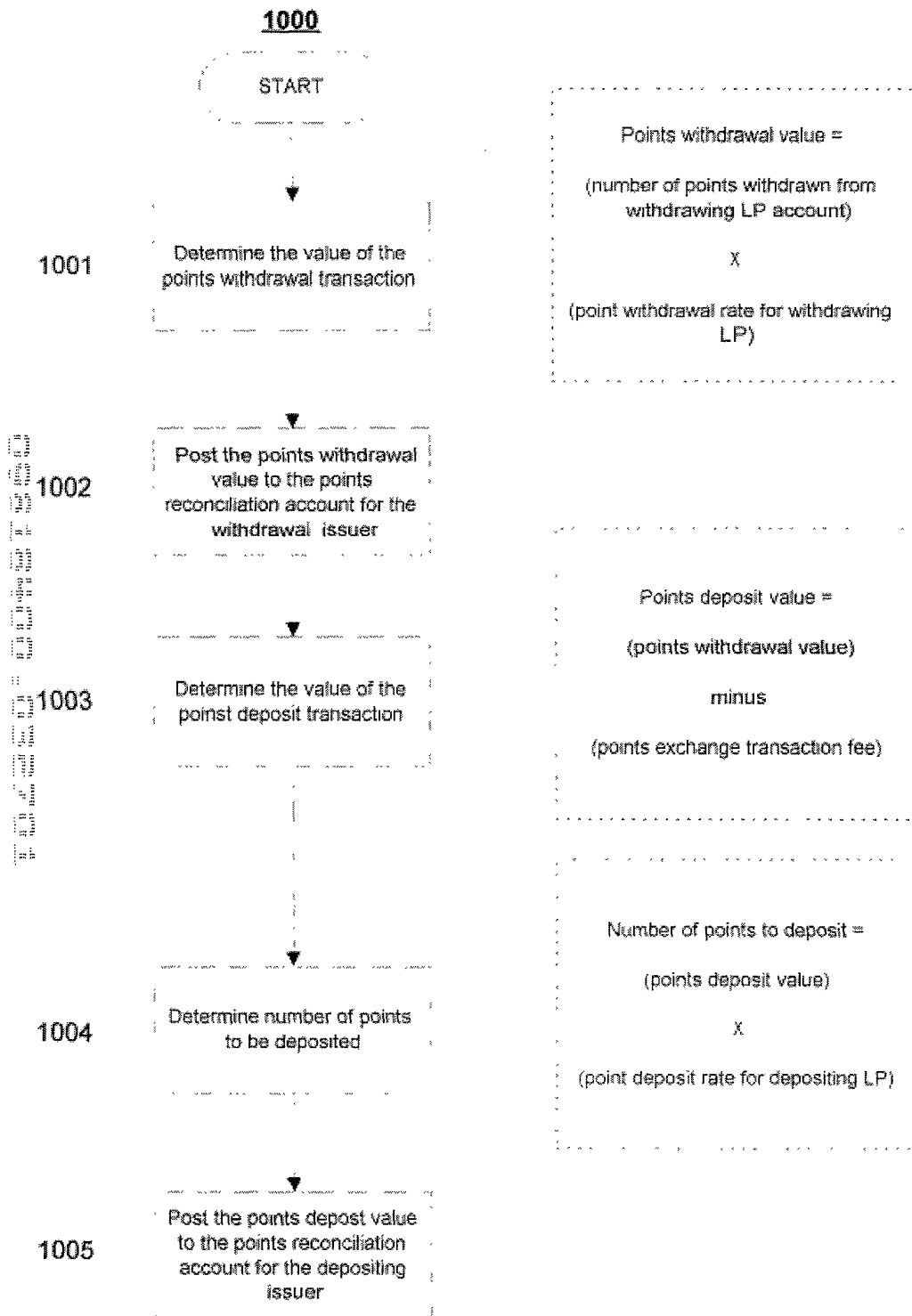
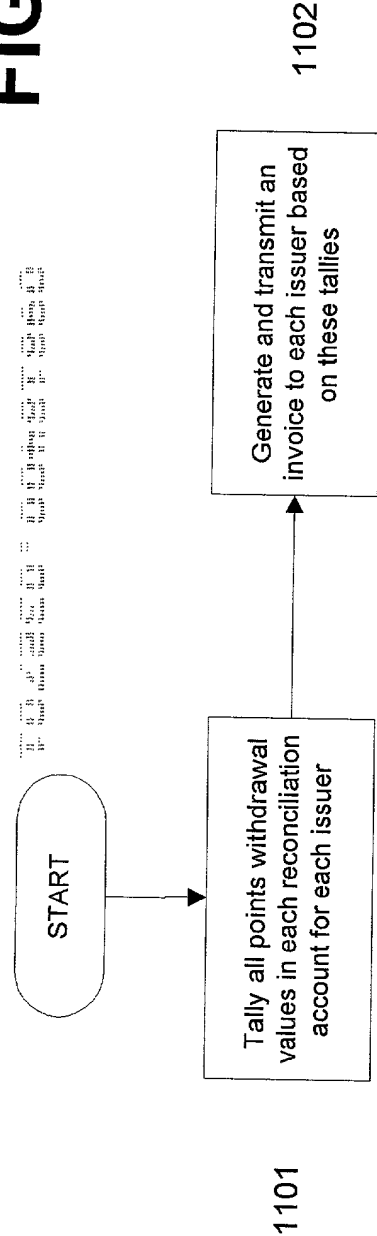


FIG. 10



1100

FIG. 11



1200

FIG. 12

